Virtually all of the certificates of investment provide that they are issued subject to the state law, or to the code section, and there is thus not only an implied, but a literal subjection of the rights of the investors to some regulation by the state.

In the past several months we have witnessed the exercise of the police power by the state in connection with controlling and regulating banks, corporations of various kinds, as well as building and loan associations. How far our own courts, and the Supreme Court of the United States, will go in sustaining these extensions of the use of the police power is something that can only be determined by the actual decisions of the court. Be this as it may, it is believed that the decisions to which reference has been made, do point the way toward the probable solution of these difficult situations by our courts. The great tendency of the courts of today is undoubtedly the recognition of the important part that economic conditions play in an interpretation of the law.

It would seem difficult to escape the conclusion that probably the courts will hold that the police power vested in the state is broad enough in its scope to give the state a right to prescribe these rather extensive and detailed conditions and requirements surrounding the privilege of an investor to withdraw his funds from a building and loan association.

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